

Highmark Increases 2022 Affordable Care Act Marketplace Premiums

Expanded federal subsidies keep consumer costs low; SEP sees success

After two consecutive years of rate decreases, Highmark Blue Cross Blue Shield of Delaware, who offers the state's Affordable Care Act (ACA) health plans, will increase base rates an average of 3% for the 2022 plan year. The announcement comes after extensive, in-depth independent actuarial reviews and a public comment period on the insurer's initial proposal of a 4% increase. While insurers are increasing rates across the country, federal subsidies from the Biden-Harris Administration have cut consumer costs by 40% and will continue to be applied in the 2022 plan year. Residents are still expected to see savings despite the modest increase in the base rate.

The 2022 rate announcement comes after the end of the Biden-Harris Administration's Special Enrollment Period (SEP), which gave residents the ability to enroll in 2021 ACA plans between February 15 and August 15. More than 5,377 Delawareans signed up for coverage during the SEP. Taking into account the 5% participation increase seen in last fall's open enrollment, an estimated 30,000 Delawareans are now covered by 2021 plans. 23% of new and returning Delaware participants are enrolled in a plan costing \$10 or less per month due to the American Rescue Plan.

"Stability in the individual health insurance market is so critical as we continue to battle COVID-19 and healthcare shortages. Rates remain more than 15% lower than they were just a few years ago, and with the American Rescue Plan,

they're more affordable than ever before," said **Insurance Commissioner Trinidad Navarro**. "Coupled with the safety net of the SEP, the past year has been positive for insurance access."

Delaware SEP enrollment February 15 through July 31 was more than double the same period last year, which saw higher-than-usual circumstantial enrollment due to COVID, and is nearly triple the typical enrollment for this time of year. Final numbers are expected in the coming weeks. The SEP's success has led to proposals at the federal level for permanent open enrollment expansion as well as monthly enrollment opportunities.

Expansion of access and increased affordability remains a priority at the federal level, as American Rescue Plan funds increased tax credits and expanded subsidies farther into the middle class. Premium assistance will continue through 2022, and majority of Delaware marketplace enrollees will be eligible for these discounts that can reduce their monthly premiums.

Nationally, insurers are requesting premium increases as policy use is expected to rise with more residents scheduling postponed elective procedures and visits. The rise of prescription costs continues to be a factor in premium planning.

All ACA plans offer essential health benefits, including coverage of pre-existing conditions, prescriptions, emergency services and hospitalization, mental and behavioral health coverage, outpatient care and telehealth, lab services, and more. ACA rates do not vary based on vaccination or COVID-19 status.

Highmark Blue Cross Blue Shield Delaware is the sole health insurer offering plans on Delaware's Health Insurance Marketplace for 2022, offering 12 plans for individuals and

families. Two dental insurers – Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. – offer stand-alone dental plans on the marketplace.

Open enrollment for the Marketplace takes place between November 1 and December 15 each year. However, residents may qualify to enroll or change plans based on special circumstances, such as a loss of qualifying health coverage, change of income, becoming a parent, and several other qualifying factors. [Find out if you qualify for special enrollment.](#)

The rate change does not apply to Medicare, Medicaid, or those with group or individual policies outside of the Marketplace.

[More information on the rate review process](#)